The CPMP Annual Action Plan includes the <u>SF 424</u> and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

AMERICAN WITH DISABILITIES ACT: In compliance with Americans with Disabilities Act, if you need to request this document in an alternate format, please contact the Housing and Redevelopment Division at 564-5461, estotts@SantaBarbaraCa.gov or 630 Garden Street, upstairs. Notification of at least 48 hours will enable the City to make accommodations.

# Narrative Responses

**GENERAL** 

# **Executive Summary**

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Santa Barbara's 2005-2009 Consolidated Plan constitutes a strategic vision for housing and community development. The goals are to assist low and moderate-income persons, provide decent housing, create suitable living environments, and expand economic opportunities. Included in the Consolidated Plan are broad five-year objectives, strategies and action plans to accomplish these goals. Specific identifiable benchmarks for measuring progress in realizing the City's vision are proposed in the Action Plan for 2009 as part of the strategy. The 2009 Action Plan includes application for funds under two different HUD formula programs (Community Development Block Grant and the HOME Investment Partnership Program). Current year entitlements combined with reallocations and repayments from prior years bring the total funding for FY 2009 to approximately \$2.3 million.

### Citizen Participation

Elements of the Plan were developed with active citizen input, including a citizen advisory committee who participated in the development of the various sections of the Plan. Public hearings for input and review of the Plan were conducted on September 23, 2008 and March 24, 2009. The draft report was available for public review for a 45-day period beginning on March 19, 2009, and notice to that effect was provided in the newspaper and on the City Web Page. Copies of the Plan were available online at www.SantaBarbaraCa.gov, in the Public Library, City Hall, and Community Development Department. It will be made available in alternative formats accessible to persons with disabilities, upon request.

#### **Community Profile**

The City of Santa Barbara is located in the South Coast area of Santa Barbara County, on the Pacific Ocean. It occupies an area of 23 square miles and had an estimated population of, 92,325, up from 91,100 in 1999. Santa Barbara's limited supply of developable land, a relatively healthy economy, position in the local economy as an employment center, attractiveness as a tourist destination, and high quality of life, have combined to make this city one of the most expensive in which to live.

In the 2000 Census, 21.2% of all households in Santa Barbara had incomes below 50% of the citywide median income. These households tended to be concentrated in certain areas of the city. There were six census tracts that constitute an area of low income concentration. The majority of the population continues to be white (42.9%) although 90% of the community's growth between 1990 and 2000 was in the Hispanic population (35%). The Asian population (2.8%) is distributed throughout the city, while the Black population (2%) is concentrated in one of the lower income neighborhoods. Based on discussions with the County and local social service providers, there has been little change since 2000 in the proportions and distributions within the population.

### **Housing and Community Development Needs**

#### Conditions

Santa Barbara has kept pace with the rest of the nation in terms of employment, having recovered from the large reductions in the aerospace, defense and other high-technology industries ten years ago. However, according to the 2007 Santa Barbara County Economic Outlook the local economy peaked in 2003 and has seen "essentially zero job growth" since. Most new jobs are in the service sector where pay is relatively low. Housing prices very high in Santa Barbara. There has been some decline in prices in the past year or two, but not nearly to the extent seen in other parts of the county, such as the North County. Some forecasters predict further decline in housing prices in high-cost areas like Santa Barbara. Housing ownership continues to be out of reach for most households.

#### **Housing Needs**

Renters occupy almost 58% of the housing units in the city. The vacancy rate has risen to approximately 2.3% in part due to the high rents being charged. Of renter households, half paid more than 30% of their income on housing. According to 2000 Census data, 12.2% of the housing units were "overcrowded", 2% higher than the rate from 1990. According to local industry sources, rents have recently risen slightly, and income has leveled off, pushing the number of overcrowded units up as more renters are forced to "double-up" and share housing. Another factor could be the low numbers of new units constructed. About 48% of the housing stock was built before 1940, highlighting a need for rehabilitation to keep this old housing stock in good condition.

#### **Housing Market Conditions**

Vacancy rates, a signal of "market balance," are very low which indicate demand is higher than supply. Housing construction has not kept up with the demand for

housing, mostly due to the very limited supply of land in the City. The most overwhelming problem facing Santa Barbara is the cost of housing. In 1990, the median price of a house was \$347,000. The 2000 census reports the median price at \$479,800. That has now risen to over \$1,000,000, varying from month to month depending on the number of sales and where they are located. This is a 108% increase. The median family income for a family of four is considered to be \$67,100, a decent 25% gain, but far short of what would be needed to keep up with the cost of housing.

#### Affordable Housing Needs

Statistics show that 90% of very low income and 80% of low income households rent housing in Santa Barbara. There are over 4,141 households that are very low income, and 7,616 that are low income and eligible for federal housing assistance. Two-thirds of low and very low income renters pay over 50% of their income for rent. There are limited number of rental units available to low and very low income renters and the housing available to them has a greater probability of being substandard. There are very few affordable units available for large families, and discrimination against families with children does occur. There are very long waiting lists for Housing Authority assistance. Minorities on the average have a lower median income than the City as a whole, and minority-headed households constitute a high percentage of the low and very low income renters. There is also a growing sense that not just the poor, but the middle-class is now being priced out of the community.

#### Homeless Needs

There are four shelters which house the general homeless population (families, single men and women), as well as various SRO hotels, and additional shelters for special needs populations such as mentally ill, victims of domestic violence, alcohol/drug addicted, people with AIDS, and youth. The total number of beds, rooms and units is 851, with an additional 100 emergency shelter beds which are only available in winter months or during inclement weather. Based on estimates from service providers, there have been increased numbers of homeless seeking services in the area. A 1990 study counted over 1,000. A 2006 report on Homeless Services, a report written as part of Santa Barbara County's 10-year Plan to End Chronic Homelessness, estimated the countywide homeless population to be 6,150. Shelters are reporting an increase in homeless staying in the facilities, particularly homeless families with children. A permanent Day Center and Emergency Winter Shelter, Casa Esperanza, opened in 1999, and continues to operate with financial assistance from both the City and County. It is important that access be provided in all homeless shelters.

#### Public and Assisted Housing Needs

The Santa Barbara City Housing Authority has six waiting lists for the various affordable housing programs it administers with 6,524 applicants. The length of time an individual is on the list is from 2 - 5 years. There are currently 494 HUD-assisted public housing units and 1,955 existing Section-8 vouchers. There are also 471 Non-HUD public housing units and another 107 units Senior Housing Units under HUD's rent supplement program – Section 221(d)(3).

#### Barriers to Affordable Housing

Barriers to affordable housing in Santa Barbara include government regulations such as some residential areas being zoned commercial and high construction standards, decline in non-local housing assistance funds, high cost of land, high market prices

for homes and rentals, low vacancy rates, limited land available for housing, aged housing stock, location factors, and NIMBY/exclusivity attitudes. The city is fortunate to have a proactive Housing Authority and several active private affordable housing developers.

#### Fair Housing

Housing discrimination exists, but often is unreported because of the high demand for affordable housing. The City regularly investigates complaints of all types of housing discrimination (race, age, ethnicity, religion), but the most common is discrimination against racial minorities, and families with children.

#### **Lead-Based Paint**

An estimated 23,904 housing units contain lead-based paint. The City's Housing Rehabilitation Program regularly tests for lead-based paint hazards whenever a housing unit is being evaluated for rehabilitation.

#### Community Development Needs

Community development needs include a wide variety of neighborhood facilities such as child care centers and youth activity centers, improvements to parks and public spaces, human services to support physical development activities, and economic development.

### **Housing and Community Development Strategic Plan**

#### Vision for Change

The Strategic Plan brings needs and resources together in a coordinated housing and community development strategy. The strategy has been developed to achieve the following statutory goals for low-income residents: **provide decent housing**, **create suitable living environments**, and **expand economic opportunities**.

#### Housing and Community Development Objectives and Outcomes

Objective 1: Maintain and upgrade existing low- income affordable housing stock. The City's Housing Rehabilitation Loan Program will rehabilitate substandard low to moderate income housing units. The Services Aimed at Independent Living Program will provide maintenance and accessibility for persons with disabilities in low to moderate income housing units. The Housing Authority will renovate housing units owned by the Housing Authority. The total long-term funding expected to be available is \$3,000,000 annually. The specific objective addressed is Decent Housing and the proposed outcomes are Availability/Accessibility and Affordability.

Objective 2: Develop and promote programs that create new affordable housing for very low to moderate-income persons. The City will combine funds from various sources including the Redevelopment Agency, HOME, private banks, and public housing development to create new housing. The long-term funding expected to be available is \$25,000,000 annually. The specific objective addressed is Decent Housing and the proposed outcome is Affordability.

Objective 3: Promote and provide services that prevent discrimination and eliminate barriers to housing. The City will support the Fair Housing Enforcement Program, Rental Housing Mediation Task Force, Legal Aid Foundation, and policies that help to overcome barriers to affordable housing. Expected funding is \$250,000

annually. The specific objective addressed is Decent Housing and the proposed outcome is Availability/Accessibility.

Objective 4: Support programs for homeless and non-homeless persons with special needs. The City supports programs which provide emergency shelter and transitional housing for homeless persons, prevent individuals and families from becoming homeless, help homeless persons to transition to permanent housing, and provide permanent supportive housing. The expected funding totals \$800,000 annually. The specific objective addressed is Suitable Living Environment and the proposed outcome is Availability/Accessibility.

Objective 5: Support programs that strengthen or expand public or social service agencies which facilitate low and moderate income housing and other Community development needs. The City supports a variety of social services including neighborhood centers, and public facilities improvements. Expected funding is \$400,000 annually. The specific objective addressed is Suitable Living Environment and the proposed outcome is Sustainability.

Objective 6: Support economic development proposals which leverage financial resources to create or retain jobs for low and moderate income persons. The Community Development Loan Fund will provide small business loans to persons who do not qualify for conventional bank loans. Expected funding is \$100,000 annually. The specific objective addressed is Economic Opportunity and the proposed outcome is Affordability.

#### Anti-Poverty Strategy

The anti-poverty strategy requires taking into account factors affecting poverty over which the City has no control. The City attempts to address reducing poverty by providing the following funding goals for the CDBG program: programs which facilitate housing for low/moderate-income persons, programs that revitalize downtown neighborhoods, programs that strengthen or expand public service agencies which facilitate low/moderate income housing, proposals which leverage financial resources to create or retain jobs for low/moderate income persons.

#### Housing and Community Development Resources

The City faces an enormous challenge in marshaling the resources necessary to implement its Plan. The Consolidated Plan contains an inventory of Federal, State, and local programs (both public and private) available to carryout the Plan.

#### Coordination of Strategic Plan

Coordination between public agencies providing housing resources, assisted housing providers, private and governmental health, mental health and service agencies are critical to the delivery of viable product/services. The Plan identifies the roles of the coordinating agencies, regular line agencies, the nonprofit entities, and private sector in developing affordable housing.

#### One Year Action Plan

The action plan identifies the proposed use of the \$2.3 million from the two formula grant programs (CDBG and HOME), funds recaptured through "program income", and funds from local sources. Projects/programs that are operated citywide are noted as such. Most of the projects are concentrated in the most needy

neighborhoods; those census tracts with 51% or more of the residents who are low or moderate income. Proposed FY 2009 CDBG and/or HOME projects are listed below:

- \$25,000 to AIDS Housing Santa Barbara, Inc. for housing and supportive services for 65 persons with HIV/AIDS or other chronic illnesses.
- \$50,000 to Casa Esperanza for the operation of a homeless day center providing basic human services and supportive services for 1,220 low-income homeless persons.
- \$14,000 to Catholic Charities for financial assistance, supportive social services and case management for 1,900 low-income persons.
- \$22,000 to Channel Islands YMCA, Noah's Anchorage for operation of an emergency housing shelter for 275 homeless and disenfranchised youth.
- \$8,378 to the City of Santa Barbara's Fair Housing Enforcement Program to respond to 8 inquiries and investigate reported cases of housing discrimination, as well as educate the public on housing rights and responsibilities.
- \$99,701 to the City of Santa Barbara's HOME Project for acquisition and rehabilitation of affordable housing rental units.
- \$500,000 for acquisition and/or new construction a HOME Project for affordable housing.
- \$50,000 in HOME funds for security deposit assistance to assist homeless persons in securing permanent housing.
- \$84,792 to City of Santa Barbara's Rental Housing Mediation Program to provide 1,450 information and mediation services to landlords and tenants at risk of homelessness.
- \$193,719 in FY 2009 entitlement and \$51,281 in CDBG reprogrammed funds for a total of \$245,000 to City Target Area Neighborhood Improvement Project (CTANIP), to renovate a the kitchen at the Franklin Community Center, to install access ramps and sidewalks along Alisos St., and to design a lighting plan around a West Downtown Neighborhood.
- \$285,000 in FY 2009 CDBG entitlement, \$250,000 in CDBG repayment and \$50,000 in FY 2009 HOME for a total of \$691,134 to City Target Area Neighborhood Improvement Project, Home Rehabilitation Loan Program to provide capital improvement loans for approximately 101 low to moderateincome persons in order to improve neighborhoods, maintain and upgrade the City's low-income housing stock by eliminating hazards to health and safety and halting the deterioration of the structures.
- \$25,763 to Domestic Violence Solutions to operate an emergency shelter for 135 battered women and their children.
- \$40,000 to Family Service Agency S.A.I.L. Program to provide home repairs, maintenance and/or handicap accessibility for 105 elderly/disabled housing units.
- \$36,920 to Primo Boxing Club to rehabilitate the kitchen, replace windows, upgrade the electrical wiring and replace the flooring at the center in order to provide enrichment activities and tutoring to 200 at-risk youth.

- \$9,000 to Girls Incorporated to replace the cracked asphalt in the center's basketball court for 200 young girls.
- \$18,000 to Santa Barbara Neighborhood Clinics to replace the floor at two clinics that serves 7,200 clients.
- \$40,000 to Transition House to operate a transitional housing shelter for 375 homeless persons.
- \$25,000 to Women's Economic Ventures to provide micro-enterprise assistance including training, capital and technical assistance for 200 low to moderate-income persons.

The City has not yet received an official CDBG funding announcement from the Department of HUD and grant allocations were made based on an estimated 5% decrease in CDBG funds. In addition, the Community Development Human Services Committee (CDHSC), which makes funding recommendations on use of CDBG funds to the City Council, added funding contingencies to their recommendations, as follows:

- HUD Reduction of 3% or less
  - Public/Human Services Grant awards evenly adjusted across the board
  - Capital Franklin Center Kitchen and Alisos Street Sidewalks grants decreased evenly;
- HUD Decrease of more than 3% CDHSC reconvene to revise funding recommendations;
- HUD Increase of 2% or less CDBG funds reprogrammed to Fiscal Year 2011;
- HUD Increase of more than 2% CDHSC reconvenes to revise funding recommendations.

The Plan contains a special action plan for housing in 2009, showing national and local sources of funds for housing activities, the categories of housing activities to be undertaken and a listing of the number of estimated housing units to be developed.

## **Lead Agencies**

The lead agency is the City of Santa Barbara, Community Development Department, Housing and Redevelopment Division, (805) 564-5461. Other resources include the Santa Barbara City Housing Authority and Redevelopment Agency.

#### **Evaluation of Past Performance**

This Action Plan is the fifth for Santa Barbara's 2005-2009 Consolidated Plan. Good progress was made between FYs 2005 - 2009 on the objectives outlined in the Consolidated Plan.

#### **General Questions**

 Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

The City of Santa Barbara utilizes CDBG and HOME funds for projects/programs operated citywide. However, the majority of the projects are concentrated in the most needy neighborhoods; those census tracts with 51% or more of the residents who are low or moderate income (census tracts 8.01, 8.02, 9, 10, 11.02 and 12.04). These areas are also areas of racial/minority concentration (see Maps 4, 6-9). See Map 13 for a geographic representation of proposed FY 2009 CDBG and HOME projects.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

The City has a policy to reduce geographic concentration of racial/ethnic minorities and low income. Because Santa Barbara is a small city that is "built out", only "in-fill" projects may be constructed. Each site made available anywhere in the City is evaluated. Sites outside the downtown census tracts are preferred for affordable housing. The projects and programs being implemented in this action plan provide the greatest benefit to the needlest residents in low-income census tracts.

The funding priorities for the CDBG program are:

Proposals that facilitate housing for low and moderate-income persons.

Proposals which revitalize downtown neighborhoods (Census Tracts 8.01, 8.02, 9, 10, 11.02 and 12.04).

Proposals that strengthen or expand public or social service agencies that facilitate low and moderate-income housing.

Economic development proposals which leverage financial resources to create or retain jobs for low and moderate-income persons.

The funding priority for the HOME program is:

Proposals that expand the supply of decent, safe, sanitary and affordable housing for very low-income and low-income families.

The rationale for assigning the priority in each of the above categories correlates to the high ranking of the group served as shown in HUD Tables 1 & 2. This is directly related to the needs and market discussion found in the text of the Consolidated Plan.

Some of the non-housing community development needs as found in HUD Table 2-B are also addressed in the priorities. These needs were included based on public input to have these needs met immediately and based on the analysis of impediments to fair housing choice. The study of fair housing planning was conducted as an integral part of the Consolidated/Action Plan development.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

A substantial amount of public input went into assessing the overall Strategic Plan, as well as the individual strategies for addressing affordable housing, economic opportunity, and Continuum of Care issues. The city's strategies for addressing its priority underserved needs are consistent with available resources and lay out achievable goals and objectives that are consistent with the available resources. This has been achieved through a multi-year strategy that maximizes federal resources through leveraging private and public resources. The affordable housing strategy accurately reflects the identified housing needs and priorities, including barrier removal, fair housing, and lead-based paint abatement strategies. It also incorporates a homeless strategy that has the Continuum of Care principles and identified gaps in the system.

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

The City's Strategic Plan, including the One-Year Action Plan, is presented in the sections that follow. Table I below summarizes the federal, state and local resources expected to be made this year to address the needs identified in the 5-year Consolidated Plan. The vision for the 5-year Consolidated Plan is embodied in the Long Term Objectives. The Action Plan is spelled out as the Annual Objective within each Long Term Objective, followed by a separate listing of the specific projects to be funded this year. It is hoped that this direct link between the two plans will assist the public in understanding how the vision of this document will be implemented, and to provide the City with the means to understand how successfully the Strategic Plan is being carried out, and to better focus attention in coming years on the Strategic Plan objectives.

TABLE 1
RESOURCES EXPECTED TO BE AVAILABLE

Source	Program	Anticipated	Grantee
Federal	CDBG Entitlement	\$1,011,752	City
rederar	CDBG Reprogram	51,281	City
	CDBG Repayment	250,000	City/NP*
	HOME	777,441	City
	Section 8	18,750,000	H.A.
	P.H. Capital Fund Program	833,213	H.A.
	Continuum of Care	400,000	NP*
	EFSP (formerly FEMA)	10,000	County

State	Redevelopment	\$1,000,000	H.A./NP*
	State EHAP	40,315	NP*
Local	City Santa Barbara	385,312	County/NP*
	City Goleta	20,000	City/NP*
	City Carpinteria	7,500	
	County General Fund	125,000	
Other	Private Banks	\$100,000	NP*
Total		\$23,903,194	

<sup>\*</sup>NP = Non-Profits; FP = Private, For-Profits/ \*\*\$159,180 was allocated for CDBG Program Admin./ \*\*\*\$77,740 was allocated for HOME Admin.

## Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

The Housing and Redevelopment Division of the City of Santa Barbara Community Development Department acted on behalf of the City as the lead agency for development of the 2005-2009 Consolidated Plan (CP). The process included substantial consultation with agencies, groups, organizations and others interested in the development and preparation of the CP. The City of Santa Barbara Community Development/Human Services Committee (CDHSC) revisited a series of panel discussions where the City conducted discussions with public and private providers of housing or services for special needs groups. The panel discussions were held to assist the City in assessing the housing needs for special groups. Using this as a starting point, communication lines are maintained with these groups to create an ongoing dialog on local housing issues.

There was a thread of commonality which ran through all the discussions: there is an increasing need for greater numbers of affordable residential opportunities and resources to develop these residential opportunities as they are becoming increasingly scarce. The City has traditionally looked for methods to assist in funding or providing capital improvements and/or facilities, and although the providers appreciated this type of assistance, many stated that there was an even greater need for funds to pay for operating expenses.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

The City of Santa Barbara Community Development and Human Services Committee served as the initial conduit for information gathering and plan review for this year's Action Plan (AP). In an effort to further broaden public participation of the AP, staff and the CDHSC had meetings with over 55 agencies/groups between September 2008 and April 2009. A public hearing on the Action Plan was held on September 23, 2008 in the Community Development Meeting Room at 630 Garden Street. The hearing, which was noticed in the local newspaper, was held in the "early development stage" of the AP. Another public hearing was held on March 24, 2009 on the proposed activities to be included in the AP. The updated AP was available for a 45-day period beginning March 19, 2009. Presentations and discussions facilitated inter-government and social service agency cooperation and coordination. This was achieved through their participation in the meetings, and by consultations with appropriate social service agencies regarding what they saw as the special housing and community development needs in the Santa Barbara area. All public meetings were noticed and included the process for requesting accommodations or documents in alternate formats, if needed.

# 3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Coordination between public agencies providing housing resources, assisted housing providers, private and governmental health, mental health and human service agencies are critical to the delivery of viable products/services.

In an effort to enhance coordination, the City participates in the South Coast Homeless Advisory Committee, which is made up of representatives from the three South Coast cities as well as one County supervisor. The committee also has representation from homeless advocates, those who are or have experienced homelessness, low-income-housing providers, homeless shelter providers and social service providers. This committee meets monthly to improve and support the integration and coordination of services on the south coast.

The City will encourage joint reviews of funding program guidelines and regulations. Meetings between the County, United Way and other foundations have been and will continue to be convened to review collaborative efforts. This will be undertaken to increase coordination between CDBG and other funding programs.

The City will encourage all programs and services which are funded or under its influence to participate and use the local CSTA and the Community Resource Information directory. This directory of local programs, services and referrals is a useful asset for all public and private agencies in improving product/service delivery to the public. Finally, the city has helped implement and currently funds the 10-year Plan to End Chronic Homelessness, which works to increase coordination of homeless service providers, housing providers and street outreach workers.

# Citizen Participation

1. Provide a summary of the citizen participation process.

Elements of the Plan were developed with active citizen input, including a citizen advisory committee who participated in the development of the various sections of the Plan. Public hearings for input and review of the Plan were conducted on September 23, 2008 and March 24, 2009. The draft report was available for public review for a 45-day period beginning on March 19, 2009, and notice to that effect was provided in the newspaper and on the City Web Page. Copies of the Plan were available online at www.SantaBarbaraCa.gov, in the Public Library, City Hall, and Community Development Department.

#### Hearing/Meeting Dates

Public Hearing, CDHSC: September 23, 2008 (Community Development and Human Services Committee)
Public Meeting, City Council: October 21, 2008

Public Meetings, CDHSC: February 3, 5, 10, 12, and 17, 2009

Public Hearing, City Council: March 24, 2009

September 23, 2008: Public Hearing to solicit input on housing, social service and non-housing community development needs from the public.

October 21, 2008: City Council approved 2009 – 2010 combined CDBG and Human Services application process and priorities.

February 3, 5, 10, 12 and 17, 2009: Community Development and Human Services Committee held open interviews with applicants and develop recommendations.

March 24, 2009: Public Hearing on CDHSC Report on Funding Recommendations for FY 2009–2010 for CDBG and Human Services Funds.

All public meetings were noticed and included the process for requesting accommodations or documents in alternate formats, if needed.

The following agencies, groups and organizations participated in the development of the City of Santa Barbara's Consolidated Plan:

City of Santa Barbara City Council

City of Santa Barbara Parks and

Recreation

City of Santa Barbara Public Works

Community Development Human Services

Committee

Housing Authority of the City of Santa

Barbara

County of Santa Barbara
AIDS Housing Santa Barbara
Bringing Our Community Home

Bici Centro

**Brain Injury Association** 

Casa Esperanza Catholic Charities Channel Islands YMCA

Child Abuse Listening & Mediation

City At Peace

Community Action Commission

Community Kitchen

**Court Appointed Special Advocates** 

Domestic Violence Solutions for S.B.

County

Dyslexia Awareness Center Easy Lift Transportation

Family Fuel

Family Service Agency Family Therapy Institute

Foodbank of Santa Barbara County

Friendship Center

**Future Leaders of America** 

Girls Incorporated of Santa Barbara Girl Scouts of California's Central Coast

Hearts Adaptive Riding

Independent Living Resource Center

Jewish Federation Legal Aid Foundation

Long Term Care Ombudsman

Mental Health Association

New Beginnings Counseling Center

Noah's Anchorage YMCA Pacific Pride Foundation People's Self-Help Housing

Planned Parenthood

Primo Boxing Project Excel

Recording for the Blind & Dyslexic

Santa Barbara Arts Alliance Santa Barbara City College

Santa Barbara Community Housing

Corporation

Santa Barbara County DA – Victim

Witness

Santa Barbara Family Care Center

Santa Barbara Family YMCA

Santa Barbara Fighting Back

Santa Barbara Neighborhood Clinics

Santa Barbara Police Activities League

Santa Barbara Rape Crisis Center Senior Programs of Santa Barbara

St. Francis Foundation

St. Vincent's

Storyteller Children's Center

The Boy's & Girl's Club United Boy's & Girl's Club

Transition House

WillBridge

Women's Economic Ventures

2. Provide a summary of citizen comments or views on the plan.

The following comments were received on the Action Plan:

Comments will be added after the public review period ends.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

In order to broaden public participation in the development of this plan, the Community Development and Human Services Committee consists of 13 representatives who represent specific areas of the community including; the disabled community, Latino community, African-American community and each of the four low-income neighborhoods in the City. In addition, the City's Target Area Neighborhood Improvement Program met with the three advisory committees located in low/moderate income census tracts, and other neighborhood groups. At these meetings, they identified and prioritized capital project applications to be submitted. The local Independent Living Resource Center receives city funding to assist residents in their efforts to achieve the highest level of independence possible through direct consumer driven services (including interpretation), along with eliminating barriers that prevent their participation in activities of daily living. The City's Consolidated Plan, Action Plan, Consolidated Annual Performance Evaluation Report and Citizen Participation Plan will be made available in alternative formats accessible to persons with disabilities, upon request, by contacting the Housing and Redevelopment Division at 564-5461, estotts@SantaBarbaraCa.gov or 630 Garden Street, upstairs.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

All comments directly related to the Action Plan were accepted.

### **Institutional Structure**

1. Describe actions that will take place during the next year to develop institutional structure.

Table II shows the City of Santa Barbara's description of local institutional structure. The description includes private industry, nonprofit organizations and public institutions through which affordable and supportive housing is carried out. The institutional structure description assessed the existing strengths and gaps in the delivery system and set forth a plan for improvement. In this section the City further describes the actions which will be undertaken as part of that plan to eliminate the identified gaps and to strengthen, coordinate and integrate the institutions and delivery systems.



# TABLE II HOUSING DELIVERY SYSTEM ORGANIZATIONAL STRUCTURE

INSTITUTION	STRENGTHS	WEAKENESSES
PUBLIC		
City Community Development Department	Housing Rehab Program Planning Skills Development Finance Leadership/Technical Assistance Housing/Social Services Homeownership Program Advice	Complex Regulations Small Staff
County Department of Resource Management	Planning Skills Homeownership Program Leadership/Technical Advice	Limited Development Overextended Staff Slows Paperwork
City Housing Authority	Property Management, Rental Subsidy Development Skills Housing/Social Services	Over Regulated by HUD
County Mental Health Department	Finance/Technical Outreach	Excessive Paperwork
City Human Services	Child Care Program Housing/Social Services	Coordinate with County
County Housing Authority	Property Management, Rental Subsidy Housing/Social Services	Over Regulated by HUD
PRIVATE		
Banks & Savings Institutions (Lenders)	General Skills in Underwriting, Some Banks Strong on Community Reinvestment Act (CRA)	Little Outreach Some Weak on CRA
Business	Some Employee-targeted Housing Some Partnership with Public Community Interest	Limited Knowledge of Housing
Developers	Development Skills Some Partnership with Public Awareness of Housing Market	Interested in Upper Income
Contractors	Knowledge of Construction Factors Including Cost and Rehab	Interested in Upper Income

A technical working committee called the Cities-County Joint Affordable Housing Task Group meets on a regular basis to share information and address regional housing issues. The group consists of the Cities of Santa Barbara, Carpinteria, Goleta, as well as the City and County Housing Authorities, the Metropolitan Transit District and housing providers.

The Housing Authority of the City of Santa Barbara is under the jurisdiction of the City. The Housing Authority Commissioners are appointed by the Mayor and confirmed by the City Council. The City works closely with the Housing Authority in developing and maintaining Housing Authority rental stock. The Housing Authority is treated like any developer and must have any new developments approved through the regular planning/permitting process.

Public institutions (City and County) are continuing to streamline the regulations for development. Banks and savings institutions have started outreach to the community on the Community Reinvestment Act (CRA). CRA meetings have been held to provide information and solicit needs not being addressed by the community. The banks are enhancing their CRA performance by assisting and funding the Community Development Loan Fund operated by Women's Economic Ventures and serving on the Community Development Human Services Committee.

## Monitoring

 Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Community Development Staff monitor project activities on a regular basis to ensure compliance with program requirements, including timely expenditure of CDBG and HOME funds. The Community Development and Human Services Committee will not recommend funding for a CDBG project without assurance that it can be completed within the fiscal year money is granted.

Public Service subgrantees submit monthly progress reports documenting clients served, expenses, and achievement of specific goals and objectives. Periodically during the program year, staff conducts CDBG and HOME project on-site monitoring visits, where they observe the operation and management of the projects. On an annual basis, members of the Community Development and Human Services Committee conduct site visits to each funded project.

Capital projects are monitored by regular status and fiscal reports for Davis/Bacon requirements throughout the course of the project, as well as frequent site visits by staff. For some projects, a Rehabilitation Specialist from the City's Home Rehabilitation Loan Program is assigned to monitor and inspect project construction work. HOME projects are monitored yearly and follow HUD approved guidelines.

In addition to monthly reports, year-end or project completion reports are required of all subgrantee agencies. Staff utilizes these reports in completing performance reports which are shared with the community at a public hearing and ultimately submitted to HUD.

A CDBG Subgrantee Administrative Manual is distributed to all subgrantees to inform them of HUD regulations and required paperwork.

During the period of affordability, the City will perform on-site inspections of HOME-assisted rental housing units to insure compliance with all HOME program requirements. HOME-assisted owner-occupied units are required to submit an annual compliance form.

#### **Lead-based Paint**

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

The following actions will be undertaken over the coming year to evaluate and reduce lead-based paint hazards.

- 1. The City of Santa Barbara Home Rehab Program will test for lead-based paint hazards whenever a housing unit is being evaluated on rehabilitation needs.
- 2. If lead-based paint is found to be a hazard, necessary risk reduction will be discussed with the unit owner.
- 3. Where lead-based paint is determined to constitute a hazard and the property owner qualifies for a CDBG loan, additional CDBG funds will be granted to reduce or eliminate the hazard.
- 4. The City maintains informational brochures on the dangers of lead-based paint. Brochures will be distributed to local real estate offices.

## HOUSING

# **Specific Housing Objectives**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

Three of the City's long-term strategic objectives are specific to the maintenance and development of affordable housing.

# <u>Long Term Objective - Priority #1</u>: Maintain and Upgrade Existing Low-Income Affordable Housing Stock

- 1. Investment Plan
  - a. Categories of Resident to be Assisted
    - Homeless
    - Very Low, Low and Moderate Income Homeowners
    - Very Low, Low Income Renters
    - Elderly
    - Large Family/Overcrowded
    - Persons with Disabilities/Special Needs/AIDS Houses/Frail Elderly
    - Female Heads of Household
    - Small Family
    - Minority-headed households

#### b. Annual Objectives

- The City's Housing Rehabilitation Loan Program (HRLP) will rehabilitate 80 units of substandard single-family homes and/or multifamily units during the fiscal year. Special efforts such as targeted advertising will be conducted to obtain a minority participation in the program that is higher than that recorded in the census. Concentration in targeted neighborhoods in census tracts 8.01, 8.02, 9, 10, 11.02, and 12.04, where large numbers of low income, minority and persons with disabilities reside, will continue. Eliminating barriers in affordable housing to eliminate discrimination in housing is a part of the rehab strategy. Health and safety hazards are the main priorities of the program. Evaluating the energy efficiency of housing for lower-income households and achieving lower overall housing costs by reducing energy costs is also part of the program. Lead-based paint abatement is a component of the program and every house selected for rehab is tested. Elimination or encapsulation remedies are implemented if lead is detected. HRLP will also be providing code enforcement in the target neighborhoods. Program income generated by rehabilitation loan repayments will be reused by the HRLP.
- (2) The <u>Services Aimed at Independent Living Program</u> (<u>SAIL</u>) will service 105 units of low-income housing. Necessary health and safety repairs, basic maintenance and accessibility installations for persons with disabilities will be implemented for frail elderly and persons with disabilities/special needs persons who are very low and low to moderate income homeowners or renters.
- (3) The <u>City's Housing Authority</u> will renovate 30 existing Public Housing substantial units owned by the Housing Authority and occupied by low -income persons and will undertake numerous management improvements and resident initiatives. Funds for these efforts will come from HUD's Capital Fund Program (CFP) for HUD Assisted public housing and replacement reserves for its non-HUD public housing units. Additionally, the Housing Authority will undertake substantial renovation and property improvements at its 107-unit Senior Development known as SHIFCO. Funding for this project will come from prior year HOME fund grants through the City of Santa Barbara. The Housing Authority assists very low and low-income renters comprised of families, elderly, and disabled households.

c. Funding Programs and Resources Reasonably Expected to be Available

\$ 325,000 CDBG Entitlement \$ 250,000 CDBG Home Rehabilitation Loan Repayment/Program Income \$ 50,000 HOME \$ 833,213 Capital Fund Program (CFP)

2. Geographic Distribution: Citywide

# <u>Long Term Objective - Priority #2</u>: Develop and Promote Programs that Create New Affordable Housing for Very Low to Moderate Income Persons

- 1. Investment Plan
  - a. Categories of Resident to be Assisted
    - Elderly/Frail Elderly
    - Very Low Income
    - Large Family
    - Homeless
    - Special Needs/Persons with Disabilities/AIDS diagnosed
    - Female Heads of Households
    - Renters
    - Small Family
    - Owners
    - Low Income
    - Moderate Income
    - Minority Households
  - b. Annual Objectives
    - (1) The <u>City Housing Authority</u> will provide 1,955 Section 8 Housing Choice Rental Vouchers to very low-income persons/families who are City residents as well as 72 units of assistance under the Shelter Plus Care Program. Both Programs are anticipated to be fully utilized at 100% occupancy during the City's Fiscal Year.
    - (2) Last year, the <u>City Housing Authority</u> purchased three adjacent parcels in the downtown area located at 416-424 E. Cota Street and 517 Olive Street. The three parcels combined create a lot size of 39,603 square feet and is suitable for development under R-4 zoning. To date, the City RDA has provided the Housing Authority with a low-interest deferred loan in the amount of \$2,000,000 to acquire the subject property. This year, the Housing Authority will continue formulating a development plan for the property and identify

the population to be served. It is anticipated that the design and development entitlement process will be completed by 2009, with construction beginning shortly thereafter.

Additionally, the Housing Authority recently purchased an existing 8-unit apartment complex at 633 De La Vina Street. This purchase was made possible in part by a grant of HOME funds from the City of Santa Barbara in the amount of \$741,080.

In addition to the above efforts, the City Housing Authority continues to facilitate the development of approximately 48 affordable workforce condominiums (affordable to households earning from 200% to 220% of AMI) on a 1.73-acre site that they recently purchased using a low interest loan of \$3.5 million from a local non-profit foundation. These units will be built through a public private partnership wherein the Housing Authority will guide the details of the end product. Housing for middle income families in our community has also become a critical need (note that Santa Barbara's median income for a family of four is only \$67,100 and its median home price is now over \$1,000,000). No public monies are involved in this project due to the higher income of the targeted population.

- (3) The City will provide funds for new affordable housing. This will be accomplished with <u>Housing Production Loans</u> and grants from the Redevelopment Agency and the HOME and CDBG Programs either through assistance with acquisition, write down of land costs, predevelopment, etc.
- (4) Preserve Existing Affordable Housing so that it will not lose its affordability requirements. The City has programs to extend the life of the affordability requirements for an additional 10 to 20 years.
- (5) The City of Santa Barbara operates the <u>HOME</u> <u>Investment Partnership Program</u> as a part of its inventory of affordable housing activities. As described in the CP, the City utilizes local funds (tax-increment housing set-asides from the Redevelopment Agency, the Community Development Block Grant program, tax credits and mortgage revenue bonds) to supplement HOME funds to provide developers of affordable housing with interest bearing loans, non-interest bearing loans or grants. The HOME Investment Partnership Program supplements these existing funds by focusing on housing for the lowest income groups in the community and on the special needs populations.

Projects proposed to be financed include the acquisition and rehabilitation of apartment buildings on one or more sites, the acquisition and/or construction of new affordable housing and Tenant Based Rental Assistance, limited to security deposit assistance.

#### **Market Conditions**

The local market conditions that lead to use of HOME funds for tenant based rental security deposit assistance are outlined in the City's Consolidated Plan under Section IV, "Market and Inventory Conditions", pages 19 – 31 (i.e. high rents, large number on Housing Authority waiting list for Section 8, low vacancy rates). In addition, as noted in Section V, "Needs Assessment", very low-income and low-income persons have a severe cost burden because they pay over 50% of their income for rent and they need financial assistance in order to keep their housing (see pages 55 & 56 of Consolidated Plan). Likewise, the needs assessment section indicates that homeless persons need security deposit assistance to help them get into housing (see page 61 of Consolidated Plan).

#### Resale/Recapture

The City completed its Affordable Housing Policies and Procedures in June 2003, which assure that HOME funds will not be invested in an amount greater than that necessary to provide affordable housing. It also defines the resale requirements to ensure continued affordability, which at a minimum meets the period of affordability for the HOME program. The City imposes affordability requirements for at least 45 years for ownership projects and at least 60 years for rental projects. To assure the continued affordability for this entire time, the City requires that a document be recorded to restrict the maximum rental or resale prices of the controlled units. These standards exceed HUD's definition of resale and recapture requirements.

#### Minority Outreach Program

The City has updated its Minority Outreach Program to correspond with the HOME regulations. Specific actions to be taken will comply with 24 CFR Section 85.36(e). The City will:

- 1. Place qualified minority businesses and women's business enterprises on solicitation lists; 2. Assure that minority businesses and women's business enterprises are solicited whenever they are potential sources; 3. Divide total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by minority businesses and women's enterprises; 4. Establish delivery schedules, when feasible, which encourage participation by minority businesses and women's business enterprises; 5. Use the services and assistance of the Small Business
- Administration, and the Minority Business Development Agency of the Department of Commerce; and
- 6. Require prime contractors, if subcontracts are to be let, to take the affirmative actions specified herein.

#### **Affirmative Marketing Requirements**

The City has implemented an Affirmative Marketing Requirements for projects containing 5 or more HOME assisted units. This program is overseen by the Housing Programs Supervisor and includes advertising, on-site staff training, recordkeeping and application & selection process.

#### Types of Investments

The City invests HOME funds consistent with 24 CFR 92.205(b). The majority of investments consist of deferred payment loans or grants.

The following table depicts the proposed use of 2009-2010 HOME Program funds.

		4		
	Total HOME	Rental	Owner	Match Use
New Construction	500,000	250,000	250,000	125,000
Acquisition - Rehab	99,701	75,000	24,701	70,000
Security Deposit Assistance -TBRA	50,000	50,000		
Home Rehabilitation (see Priority #1)	50,000	50,000		-
CHDO Operating		43,000		
HOME Admin	77,740			
TOTAL	\$777,441	\$468,000	\$274,701	\$195,000*

<sup>\*</sup> We have a substantial HOME match excess, so FY 2009 projects may or may not generate additional match income.

The \$500,000 will be used for acquisition and/or new construction of affordable housing. There will be approximately 3 new home ownership units developed with approximately one being a minority homeowner. The \$99,701 will be used for acquisition and rehabilitation of rental and/or homeowner units. The \$50,000 will be used for security deposit assistance to assist homeless persons in securing permanent rental housing. The \$50,000 will be used to rehabilitate substandard multifamily units.

#### a) CHDOs and HOME

The City of Santa Barbara continues to work to identify CHDOs eligible for the 15 percent required set-aside, and to provide technical assistance in the requirements and opportunities presented by the HOME Program. Several nonprofit organizations have been identified and utilized as CHDOs. The City will work with the organizations further

when they identify specific projects for funding. The potential funding for CHDOs is identified in the following table.

<u>Activity</u>	Proposed Use of HOME Funds	Amount to CHDO's
Acquisition/New Construction	\$500,000	\$95,000
Acquisition – Rehab	\$99,701	\$21,616
CHDO Operating	\$43,000	\$43,000

To date the City has assisted CHDOs by informing them of relevant HUD trainings, providing them written material explaining the requirements for Board membership and Bylaws, and providing technical assistance on projects. The City continues to expand its list of potential CHDOs.

- (6) Bonus Density will be utilized as an incentive to create affordable housing units. The City has adopted an ordinance which provides that they will grant a 25% bonus density if the developer provides a percentage of units which are either 20% low-income, 10% very low income or 50% senior units.
- (7) Senior Housing Zone (S-H Overlay). A special overlay zone has been established to encourage the development of affordable multifamily senior units on sites zoned A, E, R-1 or R-2. For-profit developers may build in an S-H zone, provided they record an agreement that assures that all units are affordable for at least thirty years. Projects, which have been approved under the S-H provisions, have reserved between 50-100% of the units as affordable to low income households.
- (8) Secondary dwelling units (Granny Flats) will be permitted in single family zones under controlled conditions provided the unit is rented at affordable rates.
- E. Funding Programs and Resources
  - \$ 727,441 HOME Program
  - \$ 1,000,000 Local Funds (Redevelopment)
  - \$ 18,750,000 Rental Vouchers
- 2. Geographic Distribution: Citywide

# <u>Long Term Objective - Priority #3</u>: Promote and Provide Services that Prevent Discrimination and Eliminate Barriers to Housing

Investment Plan

- a. Categories of Resident to be Assisted
  - Homeless
  - Female Heads of Households
  - Minority Households
  - Renters
  - Elderly
  - Very Low Income
  - Low Income
  - Small Family
  - Large Family
  - Special Needs/Persons with Disabilities
  - Moderate Income Homeowners

#### b. Annual Objectives

- (1) <u>Fair Housing/Discrimination Program</u> will respond to 8 inquiries, investigate reported cases of housing discrimination and educate the public on housing rights and responsibilities. This program helps eliminate barriers to housing and prevent homelessness, especially for minorities and small and large families who rent their housing.
- (2) Rental Housing Mediation Task Force will assist 1,450 client callers and mediate any problem for any person in a rental housing situation to prevent the possibility of displacement/ homelessness. This program serves many low and very low-income renter households.
- (3) <u>Legal Aid Foundation</u> will provide legal services for 336 low-income households residing in the low-income census tracts who need legal assistance in elder law, family law, public benefits and housing (uninhabitable, eviction, unlawful detainer, etc.).
- (4) High Cost of Land: The City will continue to buy down the cost of land if an opportunity arises.
- (5) High Market Price/Rent: The City will continue to write down land cost for new construction; resale controls for subsidized units; rent subsidized units through Section 8 (1 project).
- (6) Low Vacancy Rate in low cost housing: The City will assist in the purchase of existing market-rate units for conversion to low income housing, if an opportunity arises.
- (7) Water: Continue to make water meters available for affordable housing units.
- (8) Limited Land Available in City: Utilize surplus government lands for housing and allow higher density and use bonus density for affordable housing.

- (9) Old, Dilapidated Housing Stock: Continue operation of housing rehabilitation program (approximately 32 units, see Priority A).
- (10) High Construction Standards: Continue to review construction standards so as to reduce the standards and number of requirements (i.e. senior parking).
- (11) Zoning: Preserve residential areas through zoning; utilize affordable housing incentive to increase zoning density.
- (12) Reduced Non-Local Housing Funds: The City will continue to apply for any available funds.
- (13) NIMBY/Exclusivity: The City will continue to work on allowing higher densities and not concentrating low-income housing in low-income neighborhoods.
- (14) Locational Factors: The City will continue its policy of scattered site development throughout the City.
- c. Funding Programs and Resources
  - \$ 93,170 CDBG Entitlement
  - \$ 49,000 City General Fund
  - \$ 20,000 City of Goleta
  - \$ 25,000 County General Fund
  - \$ 7,500 City of Carpinteria
- 2. Geographic Distribution: Countywide
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

See the list of anticipated FY 2009 funding for affordable housing in the answer above.

# **Needs of Public Housing**

 Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

#### Management and Operation of Public Housing

The Housing Authority of the City of Santa Barbara is a local public agency that provides safe, decent, and quality affordable housing and supportive services to eligible persons with limited incomes, through a variety of federal, state, local and private resources. The Housing Authority Commissioners are appointed by the City Council. In this section the City describes actions by the Housing Authority to improve the management and operation of public housing. It will

also address efforts to improve the living environment of Housing Authority tenants.

The Housing Authority continues to operate a Resident Services Department which works with Housing Authority tenants to address their needs with respect to self-sufficiency, coordination of job training, educational efforts, youth activities, and home ownership counseling. Improved management and operation by the Housing Authority has begun and will continue as new ideas are developed into work plans. The Resident Services department seeks federal, state and local grant funding annually in order to facilitate the delivery of these services and activities. Additionally, a new affiliate non-profit, 2<sup>nd</sup> Story Associates, has been formed to seek additional funding opportunities for resident services programs.

The Housing Authority is in its fourth year of its 5-Year Action Plan that examines the community's affordable housing needs and charts the Authority's course to help address these needs by establishing measurable goals and objectives for improving operations and furthering its mission to provide affordable housing. In addition, HUD has a management tool known as the Public Housing Assessment System (PHAS). This is a rating system that targets program delivery, management operations in general and the physical condition of our public housing units. One component of this system is a random survey sent by HUD to a statistically valid sample of residents. This survey asks the tenants to rate the agency on several factors that include the physical maintenance of the units and developments, general security, customer satisfaction as to timeliness of work orders and resident involvement. Using the results of the survey, The Housing Authority is able to target specific areas that need attention.

#### Living Environment of Public Housing Residents

The Santa Barbara City Housing Authority has received national recognition for the excellent quality of its public housing stock.

The Housing Authority continues to upgrade and redesign site layout and landscaping at many of the Housing Authority units/projects. New drought tolerant plants and shrubs continue to improve the living environment. The Housing Authority anticipates receipt of \$833,213 for FFY 2008 Capital Fund Program (CFP) from HUD. These funds, as with past moneys, will be used to significantly upgrade, rehab and enhance some 30 units at scattered site complexes in the City. Related management improvements are also being implemented. The Housing Authority also makes extensive use of its Resident Council. Resident empowerment is high on the list of the Housing Authority objectives. It is being realized through both educational and programs, youth conferences, summer art programs for children, gardening projects and other youth activities.

#### Public Housing Resident Initiatives

In this section, the City describes the activities to be undertaken during the fiscal year in coordination with the local Housing Authority to encourage tenant involvement in management and efforts to encourage tenant participation in homeownership.

The Housing Authority will apply for renewal of its existing Shelter Plus Care Sponsor Based grant and anticipates additional funding as a result of the funding formula based on the exception Fair Market Rents established by HUD for the South Coast of Santa Barbara County.

In general the Housing Authority has empowered a Resident Council/Resident Advisory Board to serve as a focal point of information and feedback to the Housing Management and Property Development Departments. Periodic resident surveys are coordinated by the Resident Council to solicit valuable input from those who might not otherwise voice their opinions. The role of the Resident Council is invaluable as it affects current and future program/grant evaluation and development.

The Housing Authority is also operating a Family Self-Sufficiency Program (FSS). The Housing Authority currently has 90 participants on the FSS program and continues marketing efforts to increase FSS participation to 175 households during the next year. This program is designed to allow Section 8 participants and public housing tenants to move up and out of assisted housing. Of particular note is the fact that a high number of the Housing Authority 's current FSS participants have set up their own businesses and pursued higher education and enhanced employment opportunities. To date, one-seventy-one (171) residents have graduated from the Family Self-Sufficiency program and thirty-four (34) now own their own homes and another fifty-two (52) are off all forms of housing assistance. In addition, fifty-three (53) families own their own businesses.

The Housing Authority also has two tenant participants on the Housing Authority Commission/Board of Directors. The Housing Authority also will continue to coordinate a resident council for the tenants. The Housing Authority is also represented on the City's Community Development and Human Services Committee which oversees the CDBG funding process and recommends funding allocations to the City Council.

2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

N/A. The Housing Authority of the City of Santa Barbara achieved "High Performer" status from HUD for FYE 2008 and expects to achieve the same rating for 2009.

# **Barriers to Affordable Housing**

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Government regulation, while a necessary and inevitable activity, can have a limiting effect on attempts to provide affordable housing. This section identifies those public policies, rules, and regulations which have a negative impact on the availability of affordable housing. It outlines actions to remove or ameliorate those negative effects, as identified in the City's Analysis of Impediments to Fair Housing Choice. Table III lists the identified barriers to affordable housing.

# TABLE III BARRIERS TO AFFORDABLE HOUSING

BARRIER DESCRIPTION STRATEGY

DAINILIN	DESCRIT TION	JINAILUI
MARKET		
High cost of land	Land costs of \$100-250 per sq. foot (on average \$140) due to desirability of area for upper income.	Program to buy down cost of land for single and multi-family project. RDA, tax-exempt, CDBG, linkage and in lieu fees.
High market price/rents	Median price of single-family home is over \$1 million. Median rent is \$1,800 for 2-bedroom unit.	Moderate: Program to write down land cost for new construction results in overall lower housing units. Resale controls for subsidized units. Second mortgage program for units constructed with local subsidy. Mortgage revenue bonds when feasible.  Low: Tax exempt and RDA subsidies for purchase of multi-family structures to lower rents. Rent subsidies through Section 8.
Low vacancy in low cost units	The lowest cost rental units have the most competition.	Rental: Buy market-rate projects for conversion to low income. New construction of low-income housing. Owner: New construction with subsidies/second mortgages.
PHYSICAL		
Limited land available	Geographic barriers and political boundaries limit land availability.	Infill projects where possible. Government surplus land conversion to housing. Preserve residential land. High density if appropriate.
Age of housing stock	Housing stock in older community in danger of being lost to marketplace.	Housing rehab program.
INSTITUTIONAL		
High construction standards	Some standards, such as unit size, exceed minimum health and safety needs.	Consider lowering standards, such as has already been done for parking requirements for seniors. Provide subsidies to compensate for added cost.
Zoning	Some residential areas zoned commercial. Present zoning already allows mixed use, high density for affordable.	Preserve residential areas through residential zoning. Use provisions facilitating affordable (see social/political).
Continuing decline in non-local sources of housing funds.	Tax law changes, decline in Federal and State programs limit available assistance.	Continue attempt to expand sources of funds for housing through new and innovative programs. Support tax law changes.
SOCIAL/POLITICAL		
NIMBY/Exclusivity	Vote in 1970's limited City population. Some neighborhood resistance to higher density.	Consider allowing higher densities in excess of City population limit for affordable housing.
Locational factors	Older parts of town have highest accumulation of low income.	Continue policy of scattered site development of affordable housing.

#### High Cost of Land (Housing)

The high cost of land and housing has been documented in the 2005 – 2009 Consolidated Plan. To help with this, **the City will continue to operate programs that provide financial assistance to buy down the cost of land.** The program will assist both single and multi-family projects. Funds from the City Redevelopment Agency, HOME and Community Development Block Grant will be used.

#### High Market Price for Homes and Rentals

Both low and moderate-income persons/families will be assisted through the use of Redevelopment Agency subsidies. Low-income persons/families will be assisted by providing subsidies to assist in the purchase of multi-family structures. Through the purchase or development of multi-family structures, rents can be lowered and the units rented through Section 8. Writing down land cost for new construction will assist moderate income. This will result in overall lower housing costs. Through the use of resale controls, subsidized units will continue to be available to moderate income for many years.

#### Low Vacancy Rates in Low Cost Units.

The City will continue to make Redevelopment Agency funds available for projects that involve buying market-rate projects for conversion into low-income rental units.

#### Limited Land Available

The City will continue to encourage infill projects where they are possible and appropriate. Any government land that is identified as surplus will be made available to affordable housing first, and only sold to the general public if there is no interest from the housing providers. Zoning will be used to help preserve residential land, and higher densities will be explored, including bonus density, in various areas proximate to downtown and transportation corridors.

#### Age of Housing Stock

The City will continue to operate the Home Rehabilitation Loan Program. Single and multi-family structures will be upgraded. The rehabilitated units will prevent affordable housing units from being lost to the market place by allowing the low-income people living in the units to continue to live in safe and decent housing.

#### **High Construction Standards**

The City has adopted and enforces the Uniform Building Code, the National Electric Code, the Uniform Mechanical Code, and the Uniform Plumbing Code which ensure that all housing units are built to specified standards. Some standards, such as unit size, exceed minimum health and safety needs while increasing the cost of construction. In order to help keep down housing costs and to make the construction of affordable housing more appealing to developers, the City will consider lowering standards, as has already been done for parking requirements for seniors.

#### **Zoning**

Many residential areas are threatened with the possibility of slowly being converted to commercial use, since the City's present zoning ordinance allows for

mixed use of land in several residential neighborhoods. The City will attempt to preserve these areas by designating them residential and by encouraging residential in commercial areas.

Zoning which limits the density of housing units presents another barrier to affordable housing. Restricting the number of units which can be built on a particular piece of land means that high land costs must be absorbed by fewer housing units than might otherwise be economically feasible. This causes the cost of an individual unit to rise. Allowing higher density would permit the private market to develop housing at a lower cost per unit; however, higher density does not necessarily result in lower-priced units, as the housing market determines the price at which a unit will sell. The City, through its Bonus Density Program, will allow increased density in return for price/rent controls on some or all of the units in a development. Granting bonus density units to projects can reduce the costs per unit significantly and allow the development of some or all of the units as affordable to low or moderate income households.

#### Decline in Non-Local Sources of Housing Funds

Changes in the tax laws, in addition to a decline in federal and state programs that provide funding for affordable housing, have limited the amount of assistance available for housing activities. The City will attempt to expand sources of housing funds through new and innovative programs and will support tax law changes.

#### NIMBY/Exclusivity

The City will continue to allow higher densities to make affordable housing feasible, while also continuing to require high standards of construction and design to fit projects into established neighborhoods.

#### **Locational Factors**

Clustering of affordable projects in particular neighborhoods will be discouraged. Policies to require scattered site development will continue to guide the location of affordable housing sites.

#### **HOMELESS**

# **Specific Homeless Prevention Elements**

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

One of the City's long-term strategic objectives is specific to preventing and ending homelessness.

# <u>Long Term Objective - Priority #4</u>: Homeless and non-homeless persons with special needs.

- 1. Investment
  - a. Categories of Resident to be Assisted
    - Homeless
    - Homeless with Children
    - Low Income
    - Special Needs
    - Elderly
    - Frail Elderly
    - Disabled (mental, physical, developmental, dually diagnosed)
    - Persons Diagnosed with AIDS and Their Family
    - Persons Threatened with Homelessness
  - b. Annual Objectives

#### Prevention:

- (1) <u>Housing Rehabilitation Loan Program</u> Homeless Prevention (see Objective A).
- (2) The <u>Rental Housing Mediation Task Force</u> will serve approximately 1,450 persons at risk of becoming homeless. RHMTF will provide information and mediation services to anyone in a rental-housing situation (see Objective C).
- (3) The City's <u>Fair Housing/Discrimination Program</u> will respond to approximately 8 inquiries and investigate reported cases of discrimination. Outreach to the very low-income, who meet federal preference, will be conducted (see Objective C).
- (4) <u>Legal Aid Foundation</u> will provide legal representation to 336 low-income clients living in the City including homeless prevention services (see Objective C).
- (5) <u>Transition House Homelessness Prevention</u> will provide computer education, GED and ESL services to 350 very low-income persons at-risk of homelessness.
- (6) <u>People's Self-Help Housing Supportive Housing Program</u> will provide social services to 90 low-income residents of their housing programs (families with children and formerly homeless individuals) to help prevent failure in permanent tenancy.

(7) <u>Catholic Charities</u> will assist 1,900 homeless and at-risk for homelessness by providing financial assistance, supportive social services (budget counseling, food, etc.) and case management to move them towards self-sufficiency. Many clients are minority households with large families.

#### **Emergency Shelter:**

- (8) <u>Santa Barbara Foul Weather Homeless Project</u> will serve approximately 200 persons per night from December 1, 2009 to March 15, 2010. Cots, hot meals and social services will be provided.
- (9) <u>Casa Esperanza</u> will operate a homeless day center, a 70-bed transitional shelter and 30-bed emergency shelter. The Center will provide services and outreach for approximately 1,220 homeless persons to help them reach their potential and attain permanent housing.
- (10) <u>Transition House Comprehensive Services</u> will provide 375 homeless families and persons with emergency temporary shelter, meals, childcare, and job assistance at their Ortega Street shelter. Linkages to outside social services are also provided. Housing will be provided to approximately 50 participants in their De La Vina program to transition into permanent housing. Persons staying in the De La Vina home will learn budgeting skills to save money and re-enter mainstream society.
- (11) <u>Domestic Violence Solutions for S.B. County Emergency Shelter</u> will serve approximately 135 battered female heads-of-households and their children. Temporary shelter, supportive services and transitional assistance will be provided.
- (12) <u>AIDS Housing Santa Barbara</u> will provide facilities for special needs low-income persons diagnosed with AIDS or other life-threatening conditions. Full supportive services will be provided in a complete care residential home serving 65 people per year.
- (13) <u>Noah's Anchorage Youth Shelter</u> will provide temporary housing and crisis intervention services to 275 homeless, runaway or disenfranchised youth.
- (14) <u>WillBridge</u> will provide a safe haven as an alternative to incarceration for 25 chronically homeless, mentally ill adults.

#### Transitional Housing:

(15) <u>Domestic Violence Solutions for S.B. County – Second Stage</u> will provide long-term (18 month) transitional housing for 48 battered women and their children.

- (16) <u>Hotel de Riviera</u> will provide safe transitional housing with supportive services for 55 dually diagnosed homeless individuals.
- (17) <u>St. Vincent's PATHS</u> will provide transitional housing and services for 107 women and children to allow them to gain independence from welfare.
- (18) New Beginning Counseling Center will provide case management services for 800 homeless persons at Casa Esperanza, New Faulding Hotel, Hotel de Riviera, WillBridge and Salvation Army, and the RV Safe Parking Project.
- (19) <u>Storyteller Children's Center</u> will provide free childcare for 100 children age 18 months to 6 years for homeless or atrisk families so they may work, get an education and save money to get them into housing.
- (20) <u>Community Kitchen</u> will provide daily hot meals for 1,800 low-income, mostly homeless, persons.
- (21) <u>Santa Barbara Neighborhood Clinics Dental Care for the Homeless</u> will provide no-cost dental care to 150 homeless individuals.

Permanent Supportive Housing:

- (22) New Faulding Hotel will provide social service case management to prevent failure in permanent tenancy for its 70 marginalized residents.
- (23) <u>Bringing Our Community Home</u>, which implements the 10-Year Plan to End Chronic Homelessness, will hire a discharge planner to work with homeless persons released from jail and will also work with street-outreach workers to maximize existing resources.
- (24) <u>Housing Authority</u> Home Assistance/Section 8 set asides (see Objective A).
- Funding Programs and Resources Reasonably Expected to be Available: (Also see Priorities A through C)

```
$
    151,763
               CDBG Entitlement
$
    336,312
               City General Fund
$
    100,000
               County General Fund
$
     40,315
               EHAP
$
               EFSP (formerly FEMA)
     10,000
    400,000
               HUD Continuum of Care
```

2. Geographic Distribution: Citywide.

2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

The City's goal is to have a seamless continuum of care for the homeless. The City is implementing a multi-pronged effort to provide adequate housing and social services to this very vulnerable segment of our community. The City will take the following actions: 1) prevent low income individuals and families with children (especially those with incomes below 30% of median) from becoming homeless; 2) address emergency shelter and transitional housing needs of homeless individuals and homeless families; 3) help homeless persons make the transition to permanent housing; and 4) support organizations that provide permanent supportive housing. Outreach and assessment is conducted by each individual program.



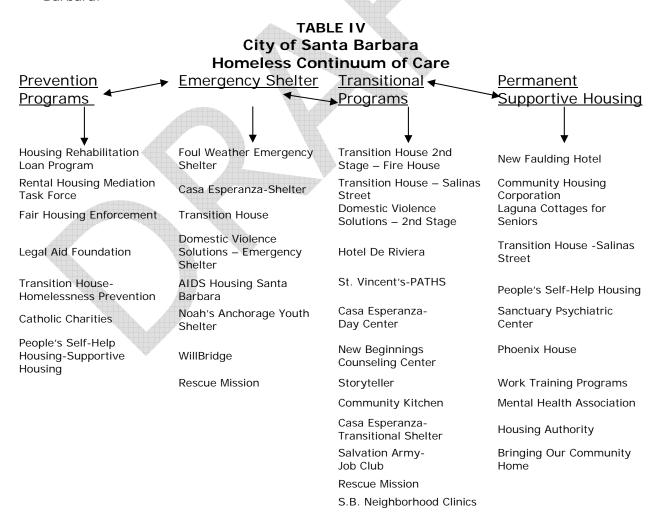
The City helps prevent low-income individuals and families with children (especially those with incomes below 30% of median) from becoming homeless through programs listed in Priorities A and C. Programs, such as Housing Rehabilitation Loan Program, Rental Housing Mediation Task Force, Fair Housing Enforcement Program, Legal Aid, Transition House, People's Self Help Housing, and Catholic Charities all have substantial programs to assist in homeless prevention. Catholic Charities provides small financial grants to help families meet financial obligations in an effort to prevent homelessness. Transition House developed a homelessness prevention program to assist very low-income households increase their earning potential and improve their household finance management. People's Self-Help Housing provides social services to low-income residents of their housing programs to help prevent them from becoming homeless. Housing Rehabilitation Loan Program rehabilitates substandard single-family homes and multifamily buildings to prevent homelessness. Rental Housing Mediation Task Force assists and/or mediates any problem for any person in a rental housing situation to prevent the possibility of

displacement/ homelessness. Fair Housing Enforcement Program investigates reported cases of housing discrimination and educates the public on housing rights and responsibilities. Legal Aid provides legal services regarding uninhabitable residences, evictions, and unlawful detainers.

- The City has and will continue to address emergency shelter and transitional housing needs of homeless and homeless families through support of homeless programs such as: Foul Weather Emergency Homeless Shelter for emergency shelter during the harsh winter months; Casa Esperanza for emergency medical beds, temporary and transitional, and social services; Transition House for emergency shelter - temporary and transitional, meals, childcare and job assistance; Domestic Violence Solutions for temporary shelter, supportive services and transitional assistance for homeless battered women; AIDS Housing, Santa Barbara (Sarah House) for full supportive services in a complete care residential home for special needs persons with AIDS and terminal Noah's Anchorage Youth Shelter for temporary housing and crisis illnesses: intervention services for homeless, runaway or disenfranchised youth; and WillBridge for temporary shelter as an alternative to incarceration for those with mentally illness. The Rescue Mission also provides emergency shelter 10 days per month per individual.
- 3. The City helps homeless persons make a transition to permanent housing through supportive programs. The main annual goal will be the operation of a 60-bed transitional homeless facility operated by Transition House. The facility offers a full range of homeless transitional services (housing, jobs, medical, child day care). People who graduate from this program go to the "Fire House" where they continue learning life skills, such as budgeting, and save for first and security deposits for permanent housing. Transition House also has acquired an 8-unit apartment building that will be used as the next transitional step for their clients who graduate from the Fire House Second Stage program to permanent housing. The City is also supporting the Domestic Violence Solutions Second Stage Program that provides transitional housing for battered women and their children for up to 18 months, the Hotel de Riviera that houses dualdiagnosed homeless persons and transitions them into permanent housing and St. Vincent's PATHS program that provides transitional housing and supportive services for women with children to help them move from welfare to work and self-sufficiency. Supportive programs including Casa Esperanza Day Center for basic human services and supportive services, New Beginnings Counseling Center for case management, Storyteller for childcare, the Community Kitchen for meals and S.B. Neighborhood Clinics for dental care for the homeless are funded by the City of Santa Barbara. Other programs in the community that help people transition into permanent housing include the Casa Esperanza Transitional Shelter Program, Salvation Army Job Club Program and the Rescue Mission. The Housing Authority of the City of Santa Barbara also provides permanent housing for those transitioning from homelessness. In an effort to meet the need for transitioning homeless persons to permanent housing, this City supports applications for McKinney Supportive Housing Grant funds. **Non-homeless** persons with special needs categories are also identified in Priorities A, B, C and E. Groups identified include the elderly, AIDS diagnosed, victims of domestic violence, disabled (physical, mental, developmentally), frail elderly, alcohol and drug addiction.

The City supports organizations that provide permanent supportive housing including the New Faulding Hotel for individuals and other programs through the Housing Rehabilitation Loan Program (see Priority A) and the Affordable Housing Program (see Priority B). Assisted entities include the Community Housing Corporation for individuals, Laguna Cottages for Seniors, Transition House for families, People's Self-Help Housing Corporation for families, Sanctuary Psychiatric Center for dual diagnosed substance abuse and mentally ill, Phoenix House for severely mentally ill, Mental Health Association for mentally ill individuals, Work Training Programs for persons with disabilities and Housing Authority for homeless individuals (including chronic homeless). Brining Our Community Home is implementing the 10-Year Plan to End Chronic Homelessness. Its goal is to successfully house chronically homeless individuals utilizing a supportive housing model. They are also coordinating existing programs and projects (both public and private) throughout Santa Barbara County by enhancing the programs that work, amending inefficient programs or delivery of services and reducing duplication of services. We anticipate supporting other permanent supportive housing projects as the Plan continues.

These programs, as well as others listed in the Action Plan and Table IV below, create our seamless continuum of care for the homeless population in Santa Barbara.



3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

The City has worked closely with the County of Santa Barbara, three other cities in the County and many community members to support our 10-Year Plan to End Chronic Homelessness, called *Bringing Our Community Home*. The organization has been operational since late 2007. It has a 30-member Governing Board, made up of government and non-profit service providers, business leaders, members of the faith-based community, homeless representatives and elected officials. Its fiscal umbrella is Casa Esperanza Homeless Shelter. In addition, the City has provided \$14,000 in General Funds to assist with program staff salaries. Additional Action Steps to be taken in FY 2009 include:

- Develop a discharge planner position to work with homeless jailed inmates being released from jail;
- Serve as the facilitator to bring street-outreach teams into a collaborative to maximize resources;
- Work with housing developers and supportive-services providers to increase the number of supportive housing placements; and
- Continue to coordinate existing programs and projects by enhancing programs that work, amending inefficient programs or delivery of services and reducing duplication of services.
- 4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

The City helps prevent low-income individuals and families with children (especially those with incomes below 30% of median) from becoming homeless through programs listed in Priorities A and C. Programs, such as Housing Rehabilitation Loan Program, Rental Housing Mediation Task Force, Fair Housing Enforcement Program, Legal Aid, Transition House, People's Self Help Housing and Catholic Charities all have substantial programs to assist in homeless prevention and will be funded during FY 2009. See Question #1 above for descriptions and amounts.

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Discharge Coordination is an integral part of Santa Barbara County's 10-Year Plan to End Chronic Homelessness. Bringing our Community Home, the organization charged with implementing the plan, has secured City and County funds to hire a discharge planner. The planner will be tasked with working with homeless individuals who are being released from jail to ensure that they receive the housing, services and treatment they need.

#### COMMUNITY DEVELOPMENT

## **Community Development**

\*Please also refer to the Community Development Table in the Needs.xls workbook.

 Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

Community development needs include a wide variety of neighborhood facilities such as child care centers and youth activity centers, improvements to parks and public spaces, human services to support physical development activities, and economic development.

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

One of the City's long-term strategic objectives is specific to community development and another one is specific to economic development. See the long-term and short-term objectives below:

<u>Long Term Objective - Priority #5</u>: Support Programs that Strengthen or Expand Public or Social Service Agencies that Facilitate Low and Moderate Income Housing and Other Community Development Needs.

- 1. Investment Plan
  - Categories of Resident to be Assisted
    - Homeless
    - Female Heads of Households
    - Renters
    - Elderly
    - Very Low Income
    - Low Income
    - Small Family
    - Large Family
    - Special Needs/Persons with Disabilities (mental, physical, developmental)

- Moderate Income
- Minority Households
- b. Annual Objectives
  - (1) <u>City of Santa Barbara Target Area Neighborhood Improvement Program</u> will renovate the Kitchen at the Franklin Community Center to provide residents with improved food programs; will create safer neighborhoods by designing a pedestrian-level lighting plan in an area of West Downtown that currently has insufficient lighting, with plans to install lights the following year; and will install sidewalks and access ramps along the Alisos Street corridor to provide neighborhood residents, who use this road to access neighborhood schools, businesses and community facilities, with improved accessibility.
  - (2) Primo Boxing Club, which provides at-risk youth with homework assistance and youth-enhancement activities, will renovate its kitchen to implement new programs and improve fundraising opportunities; will update the electrical wiring and lighting for safety; and will replace the worn-out flooring and the exterior windows.
  - (3) <u>Girls Incorporated</u> will provide disadvantaged girls attending the center's after-school and summer programs, particularly the girls in the basketball league, with new asphalt to replace the existing cracked and gravelly asphalt on the basketball court to increase safety and help minimize injuries.
  - (4) <u>Santa Barbara Neighborhood Clinics</u> will provide low-income patients with improved facilities by replacing the floor in the medical exam rooms of the Westside Clinic with medical-grade vinyl flooring; and replacing the flooring of the heavily-traveled Dental Clinic with durable commercial-grade flooring.
- c. Funding Programs and Resources Reasonably Expected to be Available:

\$ 257,639 CDBG Entitlement

\$ 51,281 CDBG Reprogrammed Funds

2. Geographic Distribution: Citywide

<u>Long Term Objective - Priority #6</u>: Support economic development proposals that leverage financial resources to create or retain jobs for low and moderate income.

- 1. Investment Plan
  - a. Categories of Resident to be Assisted

- Very Low Income
- Low Income
- Small Family
- Large Family
- Special Needs/Persons with Disabilities
- Renters
- Female Heads of Households
- Minority Households
- b. Annual Objective
  - (1) <u>Community Development Loan Fund</u> will be operated by <u>Women's Economic Ventures</u> to provide micro-enterprise assistance including training, capital and technical assistance for 200 low to moderate-income persons. Approximately 6 small business loans will be made to persons who do not qualify for conventional bank loans. CDBG will support program operation. CDBG previously provided seed money to help establish the \$300,000 fund.
- Funding Program and Resources Reasonably Expected to be Available
  - \$ 25,000 CDBG Entitlement \$ 100,000 Private Banks
- 2. Geographic Distribution: Citywide.

# **Antipoverty Strategy**

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

The City's anti-poverty strategy requires taking into account factors affecting poverty over which the City has control. In the case of the CDBG program, housing and services eligible under the program are used in the analysis. By working towards the following goals for the CDBG program, continuum of care for households with incomes below the poverty line are addressed:

- A. Programs that Facilitate Housing for Low and Moderate Income Persons.
- B. Programs that Revitalize Downtown Neighborhoods.
- C. <u>Programs that Strengthen or Expand Public Service Agencies which Facilitate Low and Moderate Income Housing and other Community Development needs.</u>
- D. <u>Proposals that Leverage Financial Resources to Create or Retain Jobs for Low and Moderate Income Persons.</u>

Affordable housing is a prerequisite to assisting those below the poverty line in achieving economic dominion over their affairs. It is fundamental to realize housing is the most important asset to assist those living below the poverty line. It is discouraging to have a job and not be able to afford rent and other living costs. The goals and programs listed in the Action Plan provide a ladder of services to help individuals and families climb out of poverty and create a life of

dignity and independence. Some of the programs attack the symptoms of poverty and others help provide a way out. Both types of programs are necessary to address the needs of the poor.

The jobs programs supported by the City and Housing Authority are directly aimed at assisting those living in poverty. Some of the goals provide for the production of new housing and maintaining/upgrading existing affordable housing in the City. Through this goal more affordable housing is available to those with low incomes. There is fierce competition for the few affordable units and by creating additional units more households are able to rise above the poverty level.

The social service programs supported by the City are coordinated to compliment the above listed housing goals. Each year funding applications are solicited from the community that addresses the needs of the poor. Input from the monthly South Coast Homeless Advisory Committee of Santa Barbara and input from the general public is obtained at a public hearing held each year. A committee reviews the applications and recommends funding for those programs that best address the stated goals. This method of annual applications is effective as it allows for current and emerging issues and problems to be addressed. Due to this public input, the compendiums of services which are supported seek to be seamless and thereby reduce or assist in reducing the number of households with incomes below the poverty line.

#### NON-HOMELESS SPECIAL NEEDS HOUSING

# Non-homeless Special Needs (91.220 (c) and (e))

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.

Non-homeless Special Needs are included in the City's long-term strategic objective specific to preventing and ending homelessness. See homeless section above.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Non-homeless Special Needs are included in the City's long-term strategic objective specific to preventing and ending homelessness. See homeless section above.

#### Other Narrative/Attachments

Include any Action Plan information that was not covered by a narrative in any other section.

Affirmatively Further Fair Housing Policy and Procedures:

Results of Analysis of Impediments to Fair Housing (See the City of Santa Barbara's Analysis of Impediments to Fair Housing Choice for detailed information).

- The City of Santa Barbara continues to need comprehensive Fair Housing services that include intake, testing and negotiation.
- There is an continuing need for education among county tenants and landlords regarding Fair Housing laws and special populations (i.e. physically and mentally disabled, large families, child-care providers, Section 8 tenants).
- There continues to be a need for Fair Housing Enforcement Program activities with an emphasis on education regarding disability accessibility.
- There is a critical need for affordable housing.
- Affordable and decent housing for large households is needed preferably near community services.
- More handicapped accessible housing is needed.
- There is a need for permanent housing for chronically homeless persons.
- Rehabilitation of existing affordable older housing stock is needed to maintain housing choice.
- City review boards need to shorten the review time and reduce burdensome requirements on housing development.

Measurable Goals for Fiscal Year 2009-2010

# 1. The City of Santa Barbara will **fund and strengthen its Fair Housing Enforcement Program**.

- This program will respond to, and investigate if necessary, approximately 8 complaints from the public.
- Brochures and information packets for landlords and tenants will be distributed throughout the City of Santa Barbara.
- Advertising and outreach education will be conducted on the local public access television channel, the City of Santa Barbara's Web Page, City Council and County Board of Supervisors meetings, the local rental property association meetings, local newspapers and various presentations.

# 2. The City of Santa Barbara will **maintain and improve its Rental Housing Mediation Task Force Program.**

- The RHMTF will target 7 landlords for Fair Housing education on housing rights and landlord/tenant responsibilities.
- The program will serve approximately 1,450 people with housing-related problems.

# 3. The City of Santa Barbara will **provide funds for agencies that further Fair Housing.**

- Legal Aid will be funded through CDBG and Human Services to provide legal assistance in housing, family law, domestic violence, public benefits, and civil rights for 336 low-income families and individuals.
- The City will fund four child-care programs with the specific intent to allow parents, especially from large family and minorities, a chance to work so they can afford housing.

- The City will fund a local non-profit, Women's Economic Ventures, to maintain a loan pool for those without access to conventional lending institutions. WEV works with many local banks in this endeavor. The jobs created are for low/moderate income persons. Approximately 6 business loans will be made. The jobs created will allow persons and families to better afford housing.
- 4. The Joint Cities/County Affordable Task Group will hold twelve meetings to further develop affordable housing on a Countywide basis. This group consists of the county's local non-profits and cities.
- 5. The City of Santa Barbara will **operate and fund the Housing Rehabilitation Loan Program in order to maintain affordable housing stock**, especially for minorities and women. Approximately 80 housing units will be rehabilitated.
- 6. The City will work with local CHDO's, housing non-profit agencies and the housing authority to develop affordable housing utilizing CDBG, HOME and Redevelopment funds.
- 7. In an effort to create more housing, the City will attempt to undertake a demonstration project to create a special zone in the city for mixed-use residential/office buildings.
- 8. The City will maintain and fine-tune their new computer application procedures to streamline the permit review process that will reduce time and save money and thereby reduce the cost of housing.
- 9. The City will **maintain its policy of scattered site development**. This means that affordable housing project developers will be encouraged to build in non-low income neighborhoods, preferably new community services.
- 10. The City will **require all new housing developments to meet handicapped accessible standards**. A separate committee, with at least one disabled person on it, will review development plans for all new construction to ensure compliance with standards.
- 11. The Housing Authority of the City of Santa Barbara will maintain a work training program for low-income minority youth in order for the youth to gain valuable employment skills in order to be able to afford housing.
- 12. The City will work with the County of Santa Barbara on a comprehensive homeless grant for HUD Continuum of Care funds to be utilized to access housing for homeless persons as well as the Ten-Year Plan to End Chronic Homelessness.
- 13. The City will **nurture relationships with private foundations** to fund additional Fair Housing and related programs.

- 14. The City will **fund the Independent Living Resource Center** to assist disabled persons to secure affordable accessible housing and to educate landlords on the benefits of retrofitting rental units to make them accessible to persons with disabilities.
- 15. The City staff will encourage review boards to reduce the amount of review and streamline the review process to reduce the cost of housing.

